

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert Kukiela
 Renata Kukiela
 Debtors

Case No. 14-13196-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db/jdb smg +Robert Kukiela, Renata Kukiela, 171 Maiden Creek Rd., Fleetwood, PA 19522-9269
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13291328 +County of Lehigh, Government Center, Fiscal Office - Room 119, 17 South Seventh Street,
 Allentown, PA 18101-2401
 13316490 +Customers Bank, successor to Berkshire Bank, Phillip D. Berger, Esq., Berger Law Group, PC,
 11 Elliott Avenue, Suite 100, Bryn Mawr, PA 19010-3407
 13393787 +John A. DiGiamberardino, Esquire, 845 N. Park Road, Wyomissing, PA 19610-1342
 13291332 +Lehigh County Tax Claim Bureau, Government Center, 17 S. Seventh Street,
 Allentown, PA 18101-2401
 13333355 New York State Department, of Taxation and Finance, Bankruptcy Section, PO Box 5300,
 Albany NY 12205-0300
 13344902 +Parkland School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Oct 28 2017 01:27:00 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:07 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13383619 EDI: BECKLEE.COM Oct 28 2017 01:23:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13386110 +E-mail/Text: bankruptcydesk@colonialsavings.com Oct 28 2017 01:27:05 Colonial Savings,
 P.O. Box 2988, Fort Worth, Texas 76113-2988
 13298819 EDI: DISCOVER.COM Oct 28 2017 01:23:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13303947 EDI: CAUT.COM Oct 28 2017 01:23:00 JPMorgan Chase Bank, N.A.,
 National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13310405 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:49
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 13405982 +EDI: WFFC.COM Oct 28 2017 01:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
 13324594 +EDI: WFFC.COM Oct 28 2017 01:23:00 Wells Fargo Bank, N.A., P.O. Box 29482, MAC-4101-08C,
 Phoenix, AZ 85038-9482

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 13398616* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13398617* American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-4

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Date Rcvd: Oct 27, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JAMES RANDOLPH WOOD on behalf of Creditor Parkland School District jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JOHN A. DIGIAMBERARDINO on behalf of Defendant Renata Kukielka jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Defendant Robert Kukielka jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Debtor Robert Kukielka jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOHN A. DIGIAMBERARDINO on behalf of Joint Debtor Renata Kukielka jad@cdllawoffice.com,
dmk@cdllawoffice.com, reb@cdllawoffice.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Colonial Savings, F.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
PHILLIP D. BERGER on behalf of Creditor Customers Bank, successor to Berkshire Bank
berger@bergerlawpc.com, kaufmann@bergerlawpc.com
PHILLIP D. BERGER on behalf of Plaintiff Customers Bank, successor to Berkshire Bank
berger@bergerlawpc.com, kaufmann@bergerlawpc.com
REBECCA ANN SOLARZ on behalf of Creditor Colonial Savings, F.A. bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor Colonial Savings, F.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

Information to identify the case:

Debtor 1	Robert Kukielka	Social Security number or ITIN	xxx-xx-1582
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Renata Kukielka	Social Security number or ITIN	xxx-xx-2577
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-13196-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Kukielka

Renata Kukielka

10/26/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.